

Information to identify the case:

Debtor 1:	Stephanie T Henry	Social Security number or ITIN: xxx-xx-5640
	First Name    Middle Name    Last Name	EIN: _____
Debtor 2: (Spouse, if filing)	First Name    Middle Name    Last Name	Social Security number or ITIN: _____ EIN: _____
United States Bankruptcy Court:	Eastern District of Missouri	Date case filed for chapter: 13 3/27/23
Case number:	23-41028	

Official Form 309I

Order and Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read all pages carefully.

The filing of the case imposed an automatic stay against most collection activities (see Bankruptcy Code §362 and §1301 for prohibited collection actions). This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, telephone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the Court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the Bankruptcy Clerk's Office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the Bankruptcy Clerk's Office by the same deadline. (See section number 13 below for more information.)

To protect your rights, consult an attorney.

The staff of the Bankruptcy Clerk's Office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the Court.

Do not file this notice with any Proof of Claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the Court.

1. Debtor's full name	About Debtor 1: Stephanie T Henry	About Debtor 2:
2. All other names used in the last 8 years		
3. Address	4631 Varrelmann Ave Saint Louis, MO 63116	
4. Debtor's attorney Name and address	William H. Ridings Jr. Ridings Law Firm 2510 S. Brentwood Blvd, Ste. 205 St. Louis, MO 63144	Contact phone: (314) 968-1313 Email: ridingslaw2003@yahoo.com
5. Bankruptcy trustee Name and address	Diana S. Daugherty Chapter 13 Trustee P. O. Box 430908 St. Louis, MO 63143	Contact phone: 314-781-8100
6. Bankruptcy Clerk's Office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.uscourts.gov">www.pacer.uscourts.gov</a> .	111 South Tenth Street Fourth Floor St. Louis, MO 63102  Telephone number: (314) 244-4500 McVCIS: 1-866-222-8029, #87  Electronic Case Information/PACER: <a href="https://ecf.moeb.uscourts.gov">https://ecf.moeb.uscourts.gov</a>	Office Hours: Monday – Friday 8:30 a.m. – 4:30 p.m.

For more information, see page 2 >

Debtor Stephanie T Henry

<b>7. Meeting of creditors and Order to Appear</b>	<b>April 26, 2023 at 09:00 AM</b>	<b>Location:</b> Call 1-888-790-6875. Once prompted, enter 2551371. For more details see, <a href="http://www.moeb.uscourts.gov/341meetings">www.moeb.uscourts.gov/341meetings</a>
The debtor (both spouses in a joint case) <b>are ordered to appear</b> at the meeting to be questioned under oath by the trustee and by creditors. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the Court docket.	
<b>8. Important Deadlines</b> The Bankruptcy Clerk's Office must receive these documents and any required filing fee by the following deadlines.	<p><b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b></p> <p><b>You must file:</b></p> <ul style="list-style-type: none"> <li>• a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or</li> <li>• a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li> </ul> <p>• Deadline for holder(s) of a claim secured by a security interest in the debtor(s)' principal residence (Rule 3002(c)(7)(A)): <b>Filing deadline: June 5, 2023</b></p> <p>• Deadline for all creditors to file a Proof of Claim (except governmental units and holder(s) of a claim that is secured by a security interest in the debtor(s)' principal residence): <b>Filing deadline: June 5, 2023</b></p> <p>• Deadline for governmental units to file a Proof of Claim (except as otherwise provided in Fed. R. Bankr. P. 3002(c)(1)): <b>Filing deadline: September 25, 2023</b></p> <p><b>Proof of Claims:</b> A Proof of Claim is a signed statement describing a creditor's claim. A Proof of Claim form is not included with this notice. You can obtain one at any Bankruptcy Clerk's Office, or by visiting <a href="http://www.uscourts.gov">www.uscourts.gov</a>. If you do not file a Proof of Claim by the deadline, you might not be paid on your claim. To be paid, you must file a Proof of Claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a Proof of Claim. Filing a Proof of Claim submits the creditor to the jurisdiction of the Bankruptcy Court, with consequences a lawyer can explain. For example, a secured creditor who files a Proof of Claim may surrender important nonmonetary rights, including the right to a jury trial. <b>Proofs of Claims can be filed via the Court's Electronic Proof of Claim system (ePOC) found on the Court's web site at <a href="http://www.moeb.uscourts.gov">www.moeb.uscourts.gov</a>.</b> Do not include this notice with any filing you make with the Court.</p>	<b>Filing deadline: June 26, 2023</b> The deadline to file such complaints for any creditor added to this case after the date of the initial Notice and Order of Commencement shall be the later of the original deadline or 60 days after the date on the certificate of service of the notice given pursuant to L.R. 1009.
<b>9. Filing of plan</b>	The debtor has filed a plan. A copy of the plan, if not enclosed, will be sent to you later. The hearing on confirmation will be held on: <b>May 25, 2023 at 11:00 AM</b> , Location: <b>Thomas F. Eagleton U.S. Courthouse, 111 South Tenth Street, Courtroom 7 North – Seventh Floor, St. Louis, MO 63102</b>	<p><b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p> <p><b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors unless otherwise provided under Bankruptcy Rule 1019(2)(B) for converted cases.</p>
	<p><b>PLEASE BE ADVISED</b> that at <u>any</u> hearing concerning confirmation of your plan, <u>your case may be dismissed</u> if you have not made any plan payments or if you have failed to make all payments due as of the date of the hearing.</p> <p><b>Deadline to Object to Confirmation of the Plan:</b> Twenty-one (21) days after the conclusion of the meeting of creditors or at the confirmation hearing, whichever is earlier.</p>	

For more information, see page 3 &gt;

Debtor Stephanie T Henry

<b>10. Foreign Creditors</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the Court to extend the deadline in this notice. Consult an attorney familiar with United States Bankruptcy Law if you have any questions about your rights in this case.
<b>11. Filing a chapter 13 bankruptcy case</b>	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the Court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the Court orders otherwise.
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the Bankruptcy Clerk's Office or online at <a href="http://www.pacer.uscourts.gov">www.pacer.uscourts.gov</a> . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.
<b>13. Discharge of debts</b>	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the Court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee by the deadline. If you believe that the debtor is not entitled to a discharge under Bankruptcy Code §1328(f), you must file a motion objecting to discharge by the deadline.
<b>14. Domestic Support Obligation – Child Support</b>	The holder of any claim for unpaid pre-petition child support is entitled to have the trustee provide such creditor with notice of the creditor's right to use the services of the state child support enforcement agency and supply such creditor with the address and telephone number of the state child support enforcement agency and an explanation of the creditor's rights to payment in the Bankruptcy case. Any creditor may request such notice and information by writing to the trustee. Such creditor is further entitled to have the trustee provide the creditor with (i) notice of the granting of the discharge, (ii) any last known address of the debtor, (iii) debtor's most recent employer, and (iv) information concerning other claims on which the debtor may be liable following a discharge. Failure to request such information from the trustee shall be a waiver of the right to receive such notice from the trustee.

**So Ordered:**

United States Bankruptcy Court Judge

Date: March 28, 2023

Any paper that you file in this bankruptcy case should be filed at the Bankruptcy Clerk's Office at the address listed in section number 6 of this Order and Notice. Registered electronic users should file through our Case Management/Electronic Case Files (CM/ECF) system at <https://ecf.moeb.uscourts.gov>. **This Court requires all attorneys to file electronically through CM/ECF.** You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the Bankruptcy Clerk's Office or via the Internet if you have a PACER subscription. You may register for PACER at [www.pacer.uscourts.gov](http://www.pacer.uscourts.gov). Case status information is available 24 hours a day by contacting **McVCIS (Multi-Court Voice Case Information System)** or via the Internet using PACER. Information about the meeting of creditors, certain forms, and other matters can be obtained from the Court's website: <https://www.moeb.uscourts.gov>.

**Debtor information needed prior to the meeting of creditors:**

- Most recently filed federal and state tax returns (must be provided to trustee at least 7 days before 341 meeting)
- W-2(or W-4) forms
- Deeds to any real estate in which the debtor has any interest
- Savings, checking and investment account statements
- Personal property tax statements
- Life insurance policies on debtor's life or lives of debtor's spouse or children
- Divorce decree or separation agreement
- Documentation supporting the appropriate Statement of Current Monthly Income/Means Test/Form(s)
- Pay stubs or other earnings statements covering the 6-month period prior to the petition date

**Debtor Identification:**

All individual debtors must provide picture identification and proof of social security number (if any) to the trustee prior to the start of the meeting of creditors. Copies may be provided through debtor's counsel or directly to the presiding trustee if unrepresented. Failure to do so may result in your case being dismissed or denial of your discharge, and/or criminal referral. Acceptable forms of picture identification (ID) include an original: 1)driver's license, 2)federal or state government ID, 3)student id, 4)U.S. passport, 5)military ID, or 6)resident alien card. Acceptable forms of proof of social security number include an original: 1)social security card, 2)medical insurance card, 3)pay stub, 4)W-2 form, 5)Internal Revenue Service Form 1099, 6)Social Security Administration report, or 7)statement that such documentation does not exist.

For more information from the Office of the U.S. Trustee regarding verification of debtor identification and telephone guidelines, please visit the Bankruptcy Court's website at: <https://www.moeb.uscourts.gov/341meetings>

In re:

Stephanie T Henry

Debtor

Case No. 23-41028-kss

Chapter 13

District/off: 0865-4

User: admin

Page 1 of 3

Date Rcvd: Mar 28, 2023

Form ID: 309ITele

Total Noticed: 31

The following symbols are used throughout this certificate:

**Symbol****Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 30, 2023:**

<b>Recip ID</b>	<b>Recipient Name and Address</b>
db	+ Stephanie T Henry, 4631 Varrelmann Ave, Saint Louis, MO 63116-2417
25345699	Bay Area Credit Services, Permanently closed at reported address, Norcross, GA 30093
25345703	+ Credence Resource Management, LLC, Attn: Bankruptcy, 4222 Trinity Mills Road Suite 260, Dallas, TX 75287-7666
25345706	+ Gussie Porter, 10840 Landseer Dr, Saint Louis, MO 63136-4552
25345708	+ Loanridge, 505 Ellicott St, Buffalo, NY 14203-1547
25345711	+ Next Loan, PO Box 435, Lower Lake, CA 95457-0435
25345717	+ Set Financial Corp, Attn: Bankruptcy, Po Box 63065, Charlotte, NC 28263-3065
25345718	+ Sunshine Loans, 631 Lucerne Ave, Suite 56, Lake Worth, FL 33460-3820

TOTAL: 8

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

<b>Recip ID</b>	<b>Notice Type: Email Address</b>	<b>Date/Time</b>	<b>Recipient Name and Address</b>
aty	Email/Text: ridingslaw2003@yahoo.com	Mar 28 2023 22:50:00	William H. Ridings, Jr., Ridings Law Firm, 2510 S. Brentwood Blvd, Ste. 205, St. Louis, MO 63144
tr	+ Email/Text: bncntcs@ch13stl.com	Mar 28 2023 22:51:00	Diana S. Daugherty, Chapter 13 Trustee, P. O. Box 430908, St. Louis, MO 63143-0908
ust	+ Email/Text: ustpregion13.sl.ecf@usdoj.gov	Mar 28 2023 22:51:00	Office of US Trustee, 111 S Tenth St, Ste 6.353, St. Louis, MO 63102-1127
25345701	Email/Text: CAF_Bankruptcy_Department@carmax.com	Mar 28 2023 22:51:00	CarMax Auto Finance, Attn: Bankruptcy, Po Box 440609, Kennesaw, GA 30160
25346115	Email/Text: CAF_Bankruptcy_Department@carmax.com	Mar 28 2023 22:51:00	CarMax Auto Finance dba CarMax Business Svcs, LLC, 225 Chastain Meadows Court,, Ste 210, Kennesaw, GA 30144
25345700	+ EDI: CAPITALONE.COM	Mar 29 2023 02:44:00	Capital One/Walmart, Attn: Bankruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
25345702	+ Email/Text: accountresolution@can-lending.com	Mar 28 2023 22:51:00	Cash Advance Now, PO Box 569, Hays, MT 59527-0569
25345703	+ Email/Text: bankruptcy@credencerm.com	Mar 28 2023 22:51:00	Credence Resource Management, LLC, Attn: Bankruptcy, 4222 Trinity Mills Road Suite 260, Dallas, TX 75287-7666
25345704	+ EDI: DISCOVER.COM	Mar 29 2023 02:44:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
25345705	^ MEBN	Mar 28 2023 22:41:19	Guidance Res/US Bk, Attn: Bankruptcy, 800 Nicollet Mall, Minneapolis, MN 55402-7000
25345707	+ Email/Text: PBNCNotifications@perituservices.com	Mar 28 2023 22:51:00	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
25345710	Email/Text: bkresearch@stlmsd.com	Mar 28 2023 22:51:00	MSD, 2350 Market St, Saint Louis, MO 63103
25345709	+ Email/Text: bankruptcydpt@mcmcg.com	Mar 28 2023 22:51:00	Midland Funding/Midland Credit Mgmt, Attn:

			Bankruptcy, Po Box 939069, San Diego, CA 92193-9069
25346118	+ Email/Text: ecfnotices@dor.mo.gov	Mar 28 2023 22:50:00	Missouri Department of Revenue, PO Box 475, 301 W High St, Jefferson City MO 65101-1517
25345714	+ EDI: AGFINANCE.COM	Mar 29 2023 02:44:00	OneMain Financial, Attn: Bankruptcy, Po Box 3251, Evansville, IN 47731-3251
25346109	+ EDI: RECOVERYCORP.COM	Mar 29 2023 02:44:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
25345715	+ Email/PDF: resurgentbknotifications@resurgent.com	Mar 28 2023 22:50:13	Resurgent Capital Services, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
25345717	+ Email/Text: cs@setfinancial.com	Mar 28 2023 22:51:00	Set Financial Corp, Attn: Bankruptcy, Po Box 63065, Charlotte, NC 28263-3065
25345719	+ EDI: RMSC.COM	Mar 29 2023 02:44:00	Synchrony Bank/Sams, Attn: Bnakruptcy, Po Box 965060, Orlando, FL 32896-5060
25345720	+ EDI: RMSC.COM	Mar 29 2023 02:44:00	Synchrony Bank/Sams Club, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
25345723	Email/Text: bankruptcycollectionnotices@togethercu.org	Mar 28 2023 22:51:00	Together Credit Union, Attn: Bankruptcy, 423 Lynch St., St. Louis, MO 63118
25345721	+ EDI: WTRRNBNK.COM	Mar 29 2023 02:44:00	Target Nb, C/O Financial & Retail Services, Mailstop BT PO Box 9475, Minneapolis, MN 55440-9475
25345722	+ EDI: COMCASTCBLCENT	Mar 29 2023 02:44:00	Telecom Self-reported, Po Box 4500, Allen, TX 75013-1311
25346119	+ Email/Text: usamoe.bankruptcy.filings@usdoj.gov	Mar 28 2023 22:50:00	United States Attorney, 111 South 10th Street, 20th Floor, St. Louis MO 63102
25345724	^ MEBN	Mar 28 2023 22:41:09	Utility Self-reported, Po Box 4500, Allen, TX 75013-1311

TOTAL: 25

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
25345716		Self Financial/lead Ba
25345712		no name on CR Liability
25345713		no name on CR Liability
cr	*+	PRA Receivables Management LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 3 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 30, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 28, 2023 at the address(es) listed below:

Name	Email Address
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Diana S. Daugherty	standing_trustee@ch13stl.com trust33@ch13stl.com
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Office of US Trustee	USTPRegion13.SL.ECF@USDOJ.gov
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William H. Ridings, Jr.	on behalf of Debtor Stephanie T Henry ridingslaw2003@yahoo.com
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TOTAL: 3